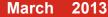
# livelihoods





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Happy Sivaratri! Happy Holi! Happy Easter!

Pope Francis takes charge at Vatican!

DMK withdraws support to UPA 2! SP is getting ready to withdraw. Are we heading for poll in this October?

BRICS bank is in the offing!

In Cricket, India wins 4-0 over Australia after some 80 years!

Train charges are going up from 1 April.

Budget 2013, despite elections around the corner (?), appears routine. Not so big, not so bold, and not so populist! It is about 30% more than the revised estimates of 2012-13, amounting to Rs.16+ lakh Crore. National Health Mission, National Rural and Urban Livelihoods Missions, National for Environment and Livestock Mission are being supported. Nalanda University would be developed as a centre of education excellence. Farmer Producers Organizations as aggregators to link with the market are encouraged. National Food Security is expected soon. A National Bank for Women is being set up. A comprehensive integrated social security package is being evolved for the unorganized. Skilling 9 million youth for jobs is proposed. FM radio is being spread. Post office banking is being launched. 173 centrally sponsored schemes à restructured into 70 schemes. Nirbhaya Fund for women, certificate courses and monetary rewards to the youth for joining skill development programmes, and roll-out of Direct Benefit Transfer all over the country are FM's big three promises. Taxing 42,800 people with income exceeding Rs.1 Crore have to pay a surcharge of 10%. Each budget, in its own way, offers space and resources for the poor to have better lives and livelihoods. In this context, 'livelihoods' has focused on 'Budget'.

Dr Anil Sadgopal, an educationist par excellence, leads famous Kishore Bharathi and People's Science Movement. 'Kshetram' discusses the livelihoods in Arunachal and 'sukshetram' discusses Poultry. 'Tool' introduces SHG Grading Tool, GRADES. 'Context' presents 'Citizen Charter Bill 2011'. The Men who Ruled India discusses Britishers' Journey from trading to ruling. 'How to' supplement discusses 'How to Write a Project Proposal?' Usual e-links include a video, book, LEAP, value-chain/ subsector, third issue of e-livelihoods learning course.

With the faith and hope that we spend time to (un)learn and share, we remain.

the 'livelihoods' team

Artisanal and small-scale mining employs 10 times more people than large-scale mining, providing jobs and income for 20-30 million of the world's poorest people and supporting the livelihoods of five times that number, according to a recent International Institute

Development report.



their Poor and institutions are always willing to help other vulnerable members of the community

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# <section-header><section-header><section-header><text><text><text>

I have graduate from NIRD PGDRDM patch. I am interesting in your e-course: Livelihoods Management Programme.

regards,

ALMOJTABA MOHAMMED HASSAN HASSABO

A Trainer in Agriculture and Rural Development Training Administration

Ministry of Federal Agriculture and Irrigation AL-Jamia Street , Khartoum SUDAN



Are Universal Health Coverage and social security for all a distant dream or within reach?

# News

4th convocation of Sri Venkateswara colleague prices could grow by 30-50 per cent in promote the financial inclusion agenda. the coming decades, adding that the trend has led to increased infant and child mortality.

Follow Scientific Told: Speakers at a buyer-farmer meet organised by the Agricultural Technology Management Agency (ATMA) underlined the need for prudent water management, adoption of modern technologies and collective marketing linkages to enhance agricultural production. The meet was organised by the ATMA under Irrigated Agriculture Intensification and Diversification component of the Andhra Pradesh Water Sector Improvement Project (Nagarjunasagar Modernisation Scheme).

projects: The previous (2012-13) financial year.

Livestock Yield Vital to Ensure Jairam Wants Financial Institution for Food Security: With the agricultural Self-Help Groups: Finance Minister P. yield estimated to be 5-25 per cent Chidambaram's proposal to establish a short of the demand by the year 2050, bank exclusively for women — which he the livestock production assumes a described as the highlight of this year's major role in providing food security. budget - may have garnered applause Also, the livestock is more resilient to from across party lines in Parliament climate change than the cultivable and could be set up as early as October; crops. Delivering his address at the but that hasn't stopped his Cabinet and Rural Development Veterinary University here, K.M.L. Minister Jairam Ramesh from mooting Pathak, Deputy Director-General an alternative proposal. He wants a The U.S. Department of Agriculture (Animal Science) of Indian Council of developmental financial institution (DFI) Agricultural Research (ICAR), New — instead of a bank — tailored to help states under the Secure Rural Schools Delhi, feared that the world food women's self-help groups (SHGs) and (SRS) program were being subjected

Weaving Industry Welcomes Extension of TUF Scheme: The weaving industry, the second largest Water employer in the district, has welcomed Management Techniques, Farmers the announcement of concessional interest on loans to weavers and the extension of Technology Upgradation Fund (TUF) scheme in the budget for 2013-14. A six per cent concessional interest rate was announced for the loans for handloom weavers. It was also proposed that the TUF scheme would Flood affected families in Nadi who continue in the 12th Plan period with an benefitted from Fiji's first cash-for-work investment target of Rs. 1,51,000 crore. project to recover from the devastating The focus would major be modernisation of the power loom sector. The Cash for Work programme was It was planned to provide Rs. 2.400 implemented in Nadi and Rakiraki and crore in 2013-14 for the purpose. benefitted 1,209 individuals, of which

"NUHM Planned Without Consulting 74% were women. NABARD sanctions Rs. 634 cr. for Community': Even as the National National Bank for Health Mission (that includes rural and Agriculture and Rural Development urban missions) got a push on Thursday (NABARD) has sanctioned Rs 634 with an increase in allocation by 24.3 per crore for 1,114 projects in Krishna cent than the revised estimates of 2012district as loan assistance under the 13, health activists allege that the draft river flows trending downwards, Rural Infrastructure Development approach paper for Bangalore under the Fund (RIDF) scheme since its National Urban Health Mission (NUHM) inception, the District Collector was being prepared without consulting Budhaprasad M.Jyothi has said. The the community. Earlier this month, Union Collector presided over the District Health Minister Ghulam Nabi Azad, who Stephen Glassey said parts of Level (RIDF) review meeting held was in the city for an official programme, Southland could expect up to 15 here. The Collector said that NABARD had said that the launch of NUHM millimetres of rain but it would be short had sanctioned Rs 83.61 crore in the depended on the allocation it got in the -lived as dry conditions were expected coming budget.



## U.S. Department of Agriculture Asks States to Return \$85 Million Due to Federal Sequestration of Secure Rural Schools Payments:

(USDA) announced that payments to to "sequestration." The USDA is claiming that federal fiscal year 2012 payments - which were released to states at the beginning of February 2013 - are subjected to a 5.1% reduction under the Budget Control Act, which mandated budget reductions totaling \$85 million for federal fiscal year 2013.

### Recovering and Sustaining Livelihoods, Communities Continue on Strong After Floods in Fiji:

on effects of the twin floods of early 2012,

Southland Fear **Farmers** for Livelihoods: Some Southland rivers have reached "severe low flows" and the situation will worsen if there is no significant rain this weekend. With all farmers are concerned about their businesses and a total fire ban has been declared across all parts of Southland. MetService forecaster to return for at least another week.

Facility

# Thammaipeta Gramaikya Sangam

Thammaipeta Gramaikhya Sangam, a Village Organisation (VO) was established on 25 January 2004 in Thammaipeta a coastal village in Uppada mandal of East Godavari TGS has four member-SHGs which are district. represented by their respective leaders. Its Executive Committee is constituted by a President, Secretary and Treasurer. The EC members are elected by the VO members.

Each SHG paid a membership fee of Rs 10/member upon joining the VO. The membership is renewed annually. The VO meets on 25<sup>th</sup> of every month. The VO's major activities include:

- Preparing the Micro Credit Plan (MCP)
- Health & Nutrition awareness
- Bank linkage
- Pidikedu Biyyam (Fistful Rice) for food security
- Individual Scheme/Programme

# **MGNREGS**

Scheme (MGNREGS) is being implemented in Zapati Sadagodu village (Upuununthala mandal, Mahabub Nagar district) since 2006. Currently, 350 labourers organized into 40 Srama Sakthi Sanghalu groups) are working under the scheme in Zapati Sadagodu.

The beneficiaries received their job cards within 15 days of submitting the application and proof of their BPL status to the Mandal Development Officer. Five types of works are being carried out in the village - land leveling, jungle clearance, de-silting, and bunds around the lands.

The Field Assistant (FA) and Technical Assistant (TA) Monday for infants in the age group of 18 days–18 months. held a meeting with the village members to plan the works. They divided 500 acres entire village land into 2 blocks of 250 acres each. Then, they mobilized landless farmers/small land holders to work on these blocks. Land belonging to SCs/STs was given priority.

Labourers under NREGS in the village get an average of Rs 80-100 a day. During the summer, they get 30% of the wage rate as summer allowance. Beneficiaries of the scheme Zapati Sadagodu express that their incomes have increased due to the scheme. The wage rates have risen from Rs 30 to Rs 70. It has also reduced migration. 🔹

Sanitary Latrine (ISL) programs.

In the current MCP, the members have taken Rs. 20,000 to Rs. 30,000 at 18% interest/year. Most members have taken loans for purchasing fishing nets and boats, education, health and small business. The VO runs a Health and Nutrition Centre in the village. The VO received a grant of Rs. 40,000 for its food security programme. With the grant, the VO purchased 4000 kg rice and gave it on a credit basis to the members. The members pay for the rice in installments. In addition to this, the VO also helps other vulnerable sections to realize food security through its 'Pidikedu Biyyam' (fistful of rice) programme. Under this programme, each SHG member donates one fistful of rice every week to the VO. The VO distributes the rice among the vulnerable sections in the village.

The VO also supports elders with pension. Each member contributes Rs. 10/month to create the pension fund.

Sub- center Perapally

Mahatma Gandhi National Rural Employment Guarantee Perapalla gram panchayat (Mahabub Nagar district) has a population of 4000 scattered across 6 tribal hamlets. Perapalla has a sub-centre which provides primary health care, preventive care and nutrition support to the residents of the gram panchayat. The sub-centre is staffed by two (labour Auxiliary Nurse Midwives (ANMs), one Health Assistant (HA) and one ASHA worker. The sub-centre remains open from 10 am to 5 pm.

> On every Monday and Friday the ANMs visit the hamlets to conduct check-ups on pregnant women. The ANMs prescribe medicine/diet to pregnant women and refer them to the Primary Health Centre (PHC) and Area Hospital for further care. The AHSA worker accompanies the pregnant women to the /hospital.

> The sub-centre also holds a vaccination drive on every

The Health Assistant (HA) visits the hamlets regularly to conduct check-ups for the residents. The HA watches out for common illnesses Tuberculosis (TB), Leprosy, Malaria or Pilaria diseases and provides preliminary treatment.

The sub-centre staff participates in all health camps, vaccination drive, polio drives, awareness programmes that are organized in the gram panchayat. It organizes awareness programmes on nutrition, hygiene, sanitation and family planning.

The sub-centre maintains records of the number of births, deaths, families, persons with disabilities, water sources, etc. It has a joint bank account with the gram panchayat president. The sub-centre's funds are transferred to this account at beginning of the financial year.

# Land of the Rising Sun

Arunachal Pradesh is located in the north-east corner of the country. It shares international borders with Bhutan, China and Myanmar and state boundaries with Assam and Nagaland.

The state, known as the 'land of rising sun', has a total area of 83743 sq. kms area with a population of 1, 091,117. The population is scattered across 12 towns and about 3500 villages. This makes Arunachal Pradesh the state with the lowest population density in the country. The state has a sex-ratio of 901 and a literacy rate of 54%.

Arunachal Pradesh's landscape is marked by mountains of the Himalayan range that are covered with dense forests. These forests are a biodiversity haven – they are home to over 5000 species of plants, 85 terrestrial mammals, over 500 birds and countless species of butterflies, insects, reptiles, etc.

The people of Arunachal Pradesh belong to the same ethnic group but are divided into 22 major tribes. These tribes can be divided into three distinct cultural groups based on their socio-religious practices: one group which follows Hinayan Buddhism, a second which worships the Sun and the Moon and a third which follows an elementary form of Vaishnavism.

Terrace farming, shift (*jhum*) cultivation and yak rearing are practiced widely by the locals. In agriculture, paddy is cultivated extensively. The Apatani tribe is known for its paddy-cum-pisciculture method of farming. The art and craft scene in the state is vibrant and diverse as each tribe has a unique style of handicraft. Jewellery, carpets, bamboo products, woollen shawls and jackets are famous products from Arunachal Pradesh.

Though the state is endowed with thick forests which are an abundant source of NTFP, it remains a largely unexplored sector. It is estimated that 500 species of medicinal plants are found in the forests of Arunachal Pradesh. Industrial development is also limited in the state. The rough terrain makes it difficult to build and maintain infrastructure such as roads, etc.

Arunachal Pradesh is often in the news due to the border dispute between India and China. \*

Poultry is one of the fastest growing sectors in the country. It is estimated that the sector grows by 12-15% every year. India produces 65 million eggs and 2 million tonnes of broiler meat in a year. The 17<sup>th</sup> Livestock Census found that there are 648 million poultry birds including hens, ducks, turkey, etc.

**Poultry** 

Hens are the most commonly reared birds. Earlier, farmers favoured country birds but have now switched to hybrid birds (Kurolier) as they require low maintenance and give better returns. Among the hybrid variety, the birds may be classified as broiler and layer. Broiler birds are sold for their meat whereas layer birds are used for egg production.

In broiler farms, the birds are procured from a hatchery as Day Old Chicks (DOC). The DOCs take about 45-50 days to become full-grown birds. The birds are then sold live to meat processing companies/local butchers. With the emergence of large poultry companies, many small poultry farmers have become contract rearers for these companies. Layer birds are kept in laying houses. Artificial lighting is used to boost their productivity.

Eggs and broiler birds are the industry's primary products. A fundamental change in the way the poultry industry functions has occurred in the past 2 decades.

The sector has transformed from a backyard activity to a full-fledged commercial industry that uses sophisticated technology in production. Changing food habits trending towards non-vegetarianism, increased purchasing power have lead to an increase in the consumption of eggs and meat. The growth of the industry has led to the growth of associated industries such as bird feed, hatcheries, meat processing, etc.

The growth of the poultry sector has left the approximately 50% small land holding farmers who rely on poultry for their income largely untouched.

The potential of small holder poultry as a means of additional income for the poor has not been explored fully. Successful interventions in some parts of the country prove the viability of producers companies of small holding poultry farms.

# **Dr. Anil Sadgopal**

Anil Sadgopal is a champion of qualitative and practical education at the primary level suited to rural areas. 'Discovery approach', activity-based learning and instruction in the mother tongue are the chief features of Dr. Sadgopal's model of education. A graduate in Botany from St. Stephen's College, Dr. Sadgopal recalls the constant censure of his Hindi-medium schooling urged him to act towards improving education in India. From St. Stephen's Dr. Sadgopal went on to acquire a Ph.D from Caltech, California. He returned to India in 1968 to join the Tata Institute of Fundamental Research (TIFR). At that time, he visited many remote villages in the country and encountered the deprivation of the poor first-hand. In 1970, Dr. Sadgopal guit TIFR and established Kishore Bharati in Palia Piparia, Hoshangabad district of Madhya Pradesh.

Kishore Bharati's first designed a model of science education for middle school children. In this system, students would learn through doing experiments rather than by rote learning. The Madhya Pradesh agreed to pilot this model in 16 blocks of Hoshangabad. The students were taught in their mother tongue. They were also given a kit of tools and instruments to conduct experiments. The system hoped to replace learning by rote with activity

Legendary Effor

based learning. Soon, this method of education came to be known as Hoshangabad Vigyan and education scholars from major universities came together to form the All India Science Teachers Association to take this model further. Kishore Bharati has also focused on the application of science and technology to rural development especially in agriculture, horticulture, dairy, etc. Dr. Sadgopal has also worked towards making technology accessible to the poor. He has been an active member of the People's Science Movement and has also lent his support to the cause of the Bhopal Gas Tragedy victims.

Dr. Sadgopal has served on several committees for education reforms in the country including National Commission on Teachers, the National Policy on Education Review Committee and Central Advisory Board of Education (CABE), National Steering Committee for Review of National Curriculum Framework, National Focus Group on 'Work and Education.'

He has won numerous accolades such as the Jamnalal Bajaj Award (1980), Shantiniketan's Rathindra Puraskar (1984), Vikram Sarabhai Memorial Lecture (1981), UGC National Lecturer (1988), etc.

Dr. Sadgopal continues to work in the realm of education. He hopes to bring about a common schooling system in the country.  $\clubsuit$ 

# **Green Belt Movement**

The Green Belt Movement (GBM) was founded by Nobel Peace Laureate Wangaari Maathai in 1977. The movement was started to curb the drying up of streams in rural Kenya, where they are a source of drinking water, irrigation,etc. Besides depleting water resources, soil erosion, a decreasing green cover was adding to the locals' woes. Wanagari Maathai encouraged rural women to plant saplings and nurture them to ensure that the soil is not eroded and rainwater is stored.

As Ms Maathai continued to work with the rural communities, she realised that environmental degradation had resulted to the disempowerment and disenfranchisement of these communities that depended on natural resources for their sustenance.

GBM started holding seminars to raise awareness and debate this issue. Soon, these grew in popularity and many developed a consciousness toward environment damage. During these seminars, participants also realised that the pitiful status of the environment was a result of placing unrelenting trust in national leaders who favoured policies

that exploited these resources.

GBM soon became an advocate for greater people's participation and democracy in managing local resources and accountability from the leaders. It protested against arbitrary use of natural resources, unfair land grabbing, and encroachment of infrastructure on nature's hotspots.

GBM also conducted a campaign to save the Congo rainforests. It frequently voices concerns regarding climate change and its effects on environment. It advocates the construction and maintenance of watersheds.

Since 1977, GBM has planted 51 million trees in Kenya and around the world. It has helped establish around 4,000 nursery groups, planted 80,00,000 indigenous seedlings. It also makes efforts to increase tree survival rate by closely monitoring the growth of seedlings and saplings. At present, it has managed to achieve a tree survival rate of 70%.

In 2004, GBM received internation recognition when Ms Maathai won the Nobel Peace Prize. \*

# **National Centre for Livelihoods Learning!**

Happy Sivaratri! Happy Holi! Happy Easter!

One more bank for development - BRICS bank!

Human Development Report 2013 highlights the rise of the Global South! Still, North-South gaps persist in Human Development Index. India is going backwards in the HDI front. The situation is no better in the Gender Inequality Index. India's Poverty Head Count is 54%. Some 150 million Indians above the age of 55+ and some differentlyabled require pensions. Even if we concede Rs.2000/ month as pension, it may mean about 4% of the GDP, visi -a-vis 9% of GDP for pensions in Brazil.

About two-thirds of India is in rural areas. And more than half of them are poor. Their major livelihoods include wage labour, farming (agriculture, livestock, dairying, NTFP and fisheries), traditional artisanal occupations led by weaving, off-farm and petty trade. While wage labour, some support ecological services, farming literacy, plant care and animal

is coming from MGNREGS, farming needs to be worked further on. Portfolio of livelihoods of the farming family includes multiple commodities/products, and therefore, we need to work on the entire

farming system rather than a single commodity. This issue assumes significance as we go to farmers in the 'margins'. Increasing productivity and production per unit. decreasing the cost of farming, cost of capital, and cost of living without foregoing the quality of living, and decreasing/diversifying the risks are important in the initial agenda. Drudgery needs to reduced. Water use needs to be optimized. Ultimately, what matters is whether the net income in the hands of the family is able to afford the family a decent living or not. This is importantly connected to the realization of increased % of the consumer rupee. At the same time, food and health security has to be achieved for them. This would require working with the commons. All this has to build on the organization of the farming families in the 'margins' but within the domain of agro-ecological underpinnings. This organization could be a SHG federation or a separate framing collective or both. We need to think of the landless whether they can take land on lease and/or at least go in for kitchen gardens. Further, realization of consumer rupee is also dependent on the ability to meet multiple needs of the consumers at a single consumer point. Value-addition and marketing do year! increase the share of the consumer rupee, sometimes very significantly.

We could not escape designing for the market to realize higher share of the consumer rupee. This would require talking to the consumers and other players in the producer -consumer value chain; offering value for money to the consumers; developing a value-added prototype (real) and pre-test it; designing and testing branding, marketing and distribution strategies to reach the end-consumer; and scaling-up systematically

At the cutting edge, we need multiple multi-purpose community professionals to cater to the multiple needs of the farming system(s). We need to have community resource persons for extension in the entire farming system. We can supplement it with ICT-based extension. Videos are ood for effective extension. Thus, we need to build an extension architecture and backward/forward linkages. The range of services have to extend to

> care apart from the organization and business literacy. We need to appreciate and spread the fact that plants and animals as decision-makers and they decide on associations with other 'life'.

We need a learning centre/academy/university in the country that focuses on the poor and their livelihoods portfolio. A national livelihoods learning centre! Focused on the poor, nothing but poor! We need to encourage existing rural universities, institutes, management institutes, agricultural universities etc., to bring in poor focus in their curriculum. We need to introduce livelihoods thinking very early into all the courses including in the schools. We need to offer distance education and eeducation in livelihoods. We need to develop the curriculums that offer class room or theoretical understanding and practical exposure, demonstration and practice. We need theory, tools, skills and practice with our livelihoods professionals within the communities, in their organizations and in their support organizations. We also may need entrepreneurs and service providers.

This learning centre has to integrate all this. To service 100+ million families! To ensure availability of a million community professionals each year! To ensure the availability of 10,000 integrators every

Hope someone or some national institute takes responsibility for this learning centre.



# Budget

Budget is an annual financial statement issued by the Government of India. It is broadly divided into two parts: one explaining the avenues of expenditure and income in the past year and the planning for the year ahead.



the past year and the planning for the year ahead.

Budget is an annual financial statement issued by the The 2013-14 budget was weighed down with heavy Government of India. It is broadly divided into two parts: expectations to revive a slumping economy from sliding one explaining the avenues of expenditure and income in down further. It was expected to create an investmentfriendly environment to reboot the economy and put it back on the growth track. All this, while ensuring that the poor,

|  | Budget a        | t a Glance      |                  |                 |
|--|-----------------|-----------------|------------------|-----------------|
|  |                 | (In             | crore of Rupees) |                 |
|  | 201             | 11-2012 2012-2  | 013 2012-2013    | 2013-2014       |
|  | Actuals         | Budget          | Revised          | Budget          |
|  |                 | Estimates       | Estimates        | Estimates       |
| Revenue Re-  |                 |                 |                  |                 |
| 1. ceipts  | 751437          | 935685          | 871828           | 1056331         |
| 2. Tax Revenue   |                 |                 |                  | 00/070          |
| (net to centre)  | 629765          | 771071          | 742115           | 884078          |
| 3. Non-Tax Revenue                                     | 121672          | 164614          | 129713           | 172252          |
| 4. Capital Receipts (5+6+7) <sup>\$</sup>              | 552928          | 555241          | 558998           | 608967          |
| 5. Recoveries of Loans                                 | 18850           | 11650           | 14073            | 10654           |
| 6. Other Receipts                                      | 18088           | 30000           | 24000            | 55814           |
| 7. Borrowings and other                                |                 |                 |                  |                 |
| liabilities *  | 515990          | 513590          | 520925           | 542499          |
| 8. Total Receipts (1+4) <sup>\$</sup>                  | 1304365         | 1490925         | 1430825          | 1665297         |
| 9. Non-Plan Expenditure                                | 891990          | 969900          | 1001638          | 1109975         |
| 10.On Revenue Account<br>of which,                     | 812049          | 865596          | 919699           | 992908          |
| 11. Interest Payments                                  | 273150          | 319759          | 316674           | 370684          |
| 12.On Capital Account                                  | 79941           | 104304          | 81939            | 117067          |
| 13. Plan Expenditure                                   | 412375          | 521025          | 429187           | 555322          |
| 14.On Revenue Account                                  | 333737          | 420513          | 343373           | 443260          |
| 15.On Capital Account                                  | 78639           | 100512          | 85814            | 112062          |
| 16. Total Expenditure (9+13)<br>17.Revenue Expenditure | 1304365         | 1490925         | 1430825          | 1665297         |
| (10+14)  | 1145785         | 1286109         | 1263072          | 1436169         |
| 18.Of Which, Grants for<br>creation of Capital         |                 |                 |                  |                 |
| Assets   | 132582          | 164672          | 124275           | 174656          |
| 19.Capital Expenditure                                 |                 |                 |                  |                 |
| (12+15)  | 158580          | 204816          | 167753           | 229129          |
| 20. Revenue Deficit (17-1)                             | 394348<br>(4.4) | 350424<br>(3.4) | 391245<br>(3.9)  | 379838<br>(3.3) |
| Effective Reve-  |                 |                 |                  |                 |
| 21. nue  | 261766          | 185752          | 266970           | 205182          |
| Deficit (20-18)  | (2.9)           | (1.8)           | (2.7)            | (1.8)           |
| 22. Fiscal Deficit                                     | 515990          | 513590          | 520925           | 542499          |
| {16-(1+5+6)}   | (5.7)           | (5.1)           | (5.2)            | (4.8)           |
| 23. Primary Deficit (22-11)                            | 242840          | 193831          | 204251           | 171814          |
|  | 272070          | 100001          | 207201           |                 |

vulnerable and weaker sections of the society get a fair share of the budget.

The budget received a mixed response. The opposition termed it as boring and populist while policy commentators felt the government was playing safe, not wanting to take any risks in the run up to the general elections in 2014. The industry was disappointed that no major moves were proposed to attract investments critical to reinvigorate the economy.

The budget has provided ample funds to the social sector and poverty reduction schemes in the country. It has also focussed on boosting farm growth and other agrarian livelihoods. The women's

cooperative bank, Nirbhaya fund for women, skill-basedjobs scheme, hike in the allocation for SC and ST subplans were some of the major announcements of the budget.

The 2013-14 budget aims at 'higher growth leading to inclusive and sustainable development.' This year the total outlay for the budget is pegged at Rs 16, 65,297 Crore. Of this, plan expenditure accounts for Rs 11, 09,975 Crore and non-plan expenditure is expected to be Rs 5, 55,322 Crore.

At the very outset of his budget speech, the Finance Minister declared youth, women and poor to be the focus

of this budget. The gap between economic policy and economic welfare could be bridged with opportunities, education, skills, jobs and incomes. The outlays of all schemes/ministries dealing with SCs, STS, minorities, women and children have been increased significantly. The FM also promised that the Direct Benefit Transfer (DBT) scheme or cash transfer would be rolled out throughout the country during the tenure of the UPA-II.

The rural development ministry's share in this budget is Rs 80,194 Crore which is 46% of the total budget outlay. MGNREGS, UPA's flagship rural employment scheme is set to receive Rs 33,000 Crore. Similarly, the fund allocation of other flagship programmes too has been increased. Pradhan Mantri Grameen Sadak Yojana

| Items to become dearer      | Items to become cheaper |
|-----------------------------|-------------------------|
| SUVs                        | Branded Apparel         |
| Imported Cars               | Precious Stones         |
| Imported Motorcycles        | Handmade Carpets        |
| Imported Yatch & Motorboats | Jewellery               |
| Parking charge              | Hybrid Vehicles         |
| Mobile Phones               | Cotton Garments         |
| Eating out at AC restaurant | Cinema                  |
| Silk Clothes                | Leather Products        |
| Set Top-Box                 |                         |
| Property                    |                         |
| Marbles                     |                         |



(PMGSY) will be given Rs 21,700 Crore. A new phase, PMGSY-2 i s expected to be rolled out in some states such as such as Andhra Pradesh. Haryana, Karnataka, Maharashtra, Punjab and Rajasthan PMGSY-I which will about Rs absorb 15000 Crore. as the Rs against 10,000 Crore last year, and about Rs 6000 Crore will be kept aside specifically for



upgrading works under the PMGSY II. This year allocation for PMGSY has been reduced. Last year, the scheme received a hefty Rs 24000 Crore but the government was not able to spend more than Rs.10000 Crore.

A further Rs 15,184 Crore has been earmarked for the rural housing scheme – Indira Awas Yojana (IAY).

Forty-five years after it was first demanded, the Finance Minister announced the scaling down of 173 Centrally subject, it accounts for the highest share in the central budget, besides defence. Since the 1950s, the Centre has been designing schemes to help states in rural development. However, with this proposed move, which was approved in the 12<sup>th</sup> Plan, the states will be given a higher share in the implementation, enabling them to plan better and customise the schemes to suit the local reality. The Centre's role will be restricted to providing monetary assistance.

| Country    | Birth<br>Rate(2009)<br>UNICEF | Death<br>Rate<br>(2009) | IMR<br>(2009)<br>UNICEF |      | ation of<br>WHS<br>12) | Physicians<br>Density<br>per 10,000 | Physician<br>TFR (2010)<br>UNICEF | Rank<br>In Human<br>Development | Under 5<br>Mortality<br>Rate (2010) |
|------------|-------------------------------|-------------------------|-------------------------|------|------------------------|-------------------------------------|-----------------------------------|---------------------------------|-------------------------------------|
|            | (2012)                        | UNICEF                  | (2012)                  | М    | F                      | (2010)                              |                                   | (2011)                          | UNICE                               |
|            |                               | (2012)                  |                         | 2009 | 2009                   | (WHS-<br>2011)                      | (2012)                            |                                 | (2012)                              |
| Bangladesh | 21                            | 6                       | 38                      | 64   | 66                     | 3.0                                 | 2.3                               | 146                             | 48                                  |
| Pakistan   | 27                            | 7                       | 70                      | 63   | 64                     | 8.1                                 | 3.9                               | 145                             | 87                                  |
| Myanmar    | 17                            | 9                       | 50                      | 61   | 67                     | 4.6                                 | 2.3                               | 149                             | 66                                  |
| Egypt      | 23                            | 5                       | 19                      | 69   | 73                     | 28.3                                | 2.8                               | 113                             | 22                                  |
| Germany    | 8                             | 11                      | 3                       | 78   | 83                     | 35.0                                | 1.3                               | 9                               | 4                                   |
| USA        | 14                            | 8                       | 7                       | 76   | 81                     | 24.2                                | 2.1                               | 4                               | 8                                   |
| India      | 22                            | 8                       | 48                      | 63   | 66                     | 6.5                                 | 2.7                               | 134                             | 63                                  |

Sponsored or Centrally Assisted Schemes to 70 schemes this year onwards. Though rural development is s state

### Livelihoods

Ministry of Agriculture gets a 22 per cent hike over the

revised estimates (RE) for 2012-13, at Rs 27,049 Crore. Of this, Rs 500 Crore is being allocated to start a programme on crop diversification. This is expected to encourage farmers in the original green revolution states to choose alternative crops. A pilot programme on Nutri-Farms will be started for introducing new crop varieties that are rich in micro nutrients, such as iron-rich bajra. A sum of up to Rs 200 Crore is to be provided to start the pilots.

Anticipating the importance of farmers collectives, government the Budget seeks to support Farmer Producer Organizations (FPO), including Farmer Producer Companies (FPC) which have emerged as aggregators of farm produce and link farmers directly to markets.

To facilitate the farmers and connect those to credit facilities government took many initiatives before. These include loan subsidy, interest subsidy and bank linkages for small and marginal farmers. This budget focuses to further improve the agriculture credit. The target of agricultural credit for 2012-13 (Rs 5, 75,000 Crore) is likely to be exceeded, and a target of Rs 7, 00,000 Crore farm credit has been fixed for the next year.

The interest subvention scheme for short-term crop loans is proposed to be continued for loans by public sector banks, RRBs and Cooperative banks, and expanded to



private scheduled commercial banks. Under the scheme, any farmer who repays the loan on time is eligible to get credit at 4 cent per year.

A sum of Rs 5,000 Crore will be made available to NABARD to finance construction of warehouses, godowns, silos and cold storage units designed to store agricultural produce.

Livestock has a huge potential to lift the poor out of poverty. In this budget Rs.307 Crore has been provided for setting up of the National Livestock Mission. This will



attract investment and enhance livestock productivity. A submission of this Mission seeks to increase the availability of feed and fodder.

### Social Sectors

India is still a laggard in the HDI. The country's performance in health & nutrition. education. sanitation are dismal. Studies show that 22% the country's of population is undernourished: 200 million Indian are underfed and nearly 50

| Focu |   |       |
|------|---|-------|
|      | Highlights of the Budget  |       |
| *    | Tax credit of Rs. 2,000 for income upto Rs. 5 lakh  |       |
|      | Surcharge of 10 per cent for taxable incomes above Rs. 1 Crore, No review of tax slabs  |       |
|      | Rs 532 Crore to make post offices part of core banking  |       |
|      | 11 lakh beneficiaries have received benefit under Direct Benefit Transfer scheme. Direct Benefit Transfer Scheme to be rolled out throughout the country during the term of UPA Government.                       | (DBT  |
|      | Administration reform commission proposed   |       |
|      | Rs 5,87,082 Crore to be transferred to states under share of taxes and non plan grants in 2013—14   |       |
|      | Rs. 1,000 Crore each for women, youth funds   |       |
|      | Rs 1,000 Crore for Nirbhaya fund  |       |
|      | Promise to women, youth and senior citizens   |       |
|      | 289 more cities to get private radio FM stations  |       |
|      | Grant of Rs 100 Crore each to AMU (Aligarh), BHU (Varanasi) and TISS (Guwahati) and INTACH  |       |
|      | Rs. 2 trillion for defence sector   |       |
|      | First home loan from a bank or housing finance corporation upto Rs. 25 lakh entitled to additional deduct interest upto Rs. 1 lakh.   | ion c |
|      | Proposal to launch Inflation Indexed Bonds or Inflation Indexed National Security Certificates to protect sa<br>from inflation.   | iving |
|      | On oil and gas exploration policy, the Budget proposes to move from the present profit sharing mechani revenue sharing. Natural gas pricing policy will be reviewed.  | sm t  |
|      | Insurance companies can now open branches in Tier 2 cities and below without prior approval. All tow India with a population of 10000 or more will have an LIC branch and one other public sector insurance pany. |       |
|      | India's first women's bank as a PSU proposed, Rs. 1,000 Crore working capital announced   |       |
|      | India Infrastructure Finance Corporation (IIFC), in partnership with ADB will help infrastructure compan access bond market to tap long term funds.   | ies t |
|      | Regulatory authority to be set up for road sector   |       |
|      | Four Infrastructure debt funds have been registered   |       |
|      | Rs 7 lakh Crore target fixed for agri credit for 2013—14 compared to Rs 5.75 lakh Crore in the current year   | r.    |
|      | Eastern Indian states to get Rs 1,000 Crore allocation for improving agricultural production.   |       |
|      | Green revolution in east India significant. Rice output increased in Assam, Odisha, Jharkhand and West<br>gal;  | Ber   |
|      | Rs 500 Crore allocated for programme on crop diversification  |       |
|      | ICDS gets Rs. 17,700 Crore.   |       |
|      | Average annual growth rate of agriculture and allied services estimated at 3.6 per cent in 2012—13 whe MT foodgrains was produced   | n 25  |
|      | Rs 27,049 Crore allocation to the Agriculture Ministry in 2013—14   |       |
|      | The target for farm credit for 2013-14 has been set at Rs. 7,00,000 Crore against Rs. 5,75,000 Crore durin current year.  | ng th |
|      |   |       |

at primary and secondary levels have increased and the Healthcare, drinking water and sanitation, especially in rural

- \* Rs 14,873 Crore for JNNURM for urban transportation in 2013—14 against Rs 7,880 Crore in the current fiscal
- \* Foodgrain production in 2012—13 will be over 250 million tons
- \* Rs 15,260 Crore to be allocated to Ministry of Drinking Water and Sanitation.
- Rs 80,194 Crore allocation for Ministry of Rural Development in 2013—14. About Rs 33,000 Crore for MGNREGA
- \* Rs. 5,000 Crore for NABARD for agri storage facilities
- \* Godowns to be constructed with help of panchayats. Food grain productions have been raised drastically and only increase with each year.
- \* Rs 10,000 Crore for National Food security bill (if passed)
- \* An Institute for agricultural biotechnology will be set up in Ranchi, Jharkhand.
- Rs 1069 Crore allocated to Department of Aryush
- Rs 4,727 Crore to be allocated for medical education and research. Rs 1,069 Crore to be given to Department of Ayush.
- Medical colleges in six more AIIMS—like institutions to start functioning this year; Rs 1650 Crore allocated for the purpose.
- \* Rs 37,330 Crore allocated for Ministry of Health & Family Welfare.
- \* Rs 110 Crore to be allocated to the department of disability affairs, says FM.
- \* Additional sum of Rs 200 Crore to Women and Child Welfare Ministry to address issues of vulnerable women.
- \* Rs 3511 Crore allocated to Minority Affairs Ministry which is 60 per cent of the revised estimates.
- Rs 13215 Crore for mid-day meal programme
- \* The idea of setting up a PMGSY-2 causes uproar in the Parliament.
- \* Rs. 27,250 Crore to Sarva Shikhsa Abhiyaan in FY14.
- \* The Human Resources Development ministry gets Rs. 65,867 Crore
- Chidambaram announces additional fund allocation of Rs 200 Crore to the Women and Child Development Ministry. He says women 'belonging to the most vulnerable groups must be able to live with self-esteem and dignity'.
- \* 169 Crore given for development of Ayurveda, Siddha, Unani (Natural medicine) and homeopathy
- \* Rs 41,561 Crore for SC plan and Rs 24,598 Crore for tribal plan
- \* On oil and gas exploration policy, the Budget proposes to move from the present profit sharing mechanism to revenue sharing. Natural gas pricing policy will be reviewed.
- \* On coal, the Budget proposes adoption of a policy of pooled pricing.
- \* Benefits or preferences enjoyed by MSME to continue upto three years after they grow out of this category.
- \* Refinancing capacity of SIDBI raised to Rs. 10,000 Crore.
- Technology Upgradation Fund Scheme (TUFS) for textile to continue in 12th Plan with an investment target of Rs. 1,51,000 Crore.
- \* Rs. 14,000 Crore will be provided to public sector banks for capital infusion in 2013-14.
- \* A surcharge of 10 pe rcent on persons (other than companies) whose taxable income exceeds Rs.1 Crore have been levied.
- Generation based incentives to wind energy projects reintroduced, Rs 800 Crore provided for the purpose to Ministry of New & Renewable Energy
- Rs 14,000 Crore capital infusion into public sector banks in 2013—14

or remote areas need an urgent revamping to prevent The above table represents gaps in India's healthcare disease, decrease maternal mortality and infant mortality. system vis-à-vis other countries in the world.

- \* Standing Council of Experts in Ministry of Finance to examine transaction cost of doing business in India
- \* Financial Sector Legislative Reforms Commission (FSLRC) to submit its report next month
- Incubators set up by companies in academic institutions will qualify for Corporate Social Responsibility (CSR) activities
- \* Rs 500 Crore would be allocated for addressing environmental issues faced by textile industry
- \* Concessional six per cent interest on loans to weavers.
- \* SEBI will simplify procedures for entry of foreign portfolio investors
- \* SIDBI's re—financing facility to MSMEs to be doubled to Rs 10,000 Crore
- \* 5 million tons Dabhol LNG import terminal to be operated at full capacity in 2013—14
- Coal imports during Apr—Dec 2012 crossed 100 million tonnes and expected to go up to 185 million tonnes in 2016—17,
- \* Government will provide Rs 14000-Crore capital infusion in state-run (public-sector) banks in 2013/14
- \* Oil and gas exploration policy will be reviewed and moved from profit sharing to revenue sharing
- Policy on exploration of shale gas on the anvil; natural gas pricing policy will be reviewed and uncertainty removed
- \* Rs. 9,000 Crore earmarked as the first installment of balance of CST compensations to different States/UTs.
- Govt to construct power transmission system from Srinagar to Leh at the cost of Rs 1,840 Crore, Rs 226 Crore provided
- Rs 2400 Crore for textile technology upgradation
- \* Two new ports in West Bengal and Andhra Pradesh
- Many manufacturing projects stalled due to regulatory process
- \* A company investing Rs 100 Crore or more in plant and machinery in April 1, 2013 to March 31, 2015 will be allowed 15 per cent investment deduction allowance apart from depreciation
- To provide appropriate incentives for semiconductors industry including zero customs duty on plants and machineries.
- \* Fresh push for Bangalore-Chennai industrial corridor. Minister says the corridor to be developed in co-operation with the Japanese.
- \* DIPP and Japan's JICA preparing plan for Chennai— Bengaluru Industrial corridor
- Power sector gets a nod States encouraged to restructure financial systems to improve sector as a whole and sign MoUs for the same effect.
- \* "Doing business in India must be seen as easy, friendly and mutually beneficial" Second reference to increasing FDI in India. Government seems to betting heavily on a large FDI influx to help with the deficient
- \* "We will use innovative and new financial methods to increase investment in infrastructure," says the Minister.
- New steps have been announced to increase availability and amount of debts available for infrastructure projects.
- \* 24.3 % hike in expenditure for health care both rural and urban health mission.
- \* 12.5 % hike in Scheduled caste and Scheduled tribe sub-plans

\*Overarching goal to create opportunities for youth to acquire skills for self-employment

The FM cognised the emergency of the issues and urged the political class to come together to solve these problems.

The budget has directed Rs 10,000 Crore for food security, hoping that the Food Security Bill would be passed before the budget session is over.

Education, under the MoHRD has been allocated Rs. 65,867 Crore, an increase of 17 per cent over the RE for 2012-13. Measures have also been suggested to increase the availability of qualitative education and support major education institutes across the country.

Ministry of Health and Family Welfare has been allocated Rs. 37,330 Crore.Of this, the new National Health Mission that combines the rural mission and the proposed urban mission will get Rs. 21,239 Crore - an increase of 24.3% over the RE. The Rashtriya Swasthiya Bima Yojana (RSBY), which currently covers 34 million families below the poverty line, will now be extended to other categories such as rickshaw. auto-rickshaw and taxi-drivers. sanitation workers, rag pickers and mine workers.

The Integrate Child Development Scheme (ICDS) which takes maternal and child care to rural areas has been allocated Rs 17,700 Crore, representing an increase of 11.7% from last year. A multi-sectorial programme to tackle maternal and child malnutrition that was announced last year will be implemented in 100 districts during 2013-14. It will be further scaled up to cover 200 the year after.

Drinking water and sanitation department will receive Rs 15,260 Crore. From this a fund of Rs. 1,400 Crore will be created for setting up water purification plants in arsenic and fluoride effected rural habitations.

### Weaker Sections

The budget lays special emphasis on the uplift of vulnerable and weaker sections - women, children, SCs, schemes to design development schemes for women and STs and minorities. This is reflective in the fact that the gender budget accounts for Rs 97,134 Crore and the child budget accounts for Rs 77,236 Crore. The Ministry of Women and Child Welfare has been asked to design Crore as initial capital.

Healthcare, drinking water and sanitation, especially in rural or remote areas need an urgent revamping to prevent disease, decrease maternal mortality and infant mortality. The above table represents gaps in India's healthcare system vis-à-vis other countries in the world.



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children. An additional fund, the Nirbhaya Fund of Rs 2,000 Crore has been set aside for this purpose. India's first women's bank is proposed to be set up with Rs. 1,000

The Backward Regions Grant Fund (BRGF) has been allocated Rs 11,500 Crore and will include a State component for Bihar, the Bundelkhand region, West Bengal, the KBK districts of Odisha and the 82 districts under the Integrated Action Plan. The budget also proposes to redefine which areas would be considered as backward. At present, a region is determined as backward on the basis of the number of weaker sections residing there. It is now proposed that an area would be declared backward based on how it is performing on income, literacy and other human development indicators vis-a-vis national averages.

The Jawaharlal Nehru National Urban Renewal Mission (JNNURM) will receive Rs 14,873 Crore as against RE of Rs 7,383 Crore in the current year. Out of this, a significant

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Infrastructure Development Funds (RIDF) is proposed to be raised to Rs. 20,000 Crore. The country is also likely to have its own policy to extract shale gas to meet energy requirements. The FM has also called for a restructuring of bankrupt state electricity utilities.

### Livelihoods

To provide greater support to Micro, Small and Medium Enterprises (MSMEs), the refinancing capability of SIDBI is proposed to be enhanced from Rs. 5,000 Crore to Rs. 10,000 Crore per year. SIDBI will also be provided a corpus of Rs 500 Chore to set up a Credit Guarantee Fund.

Handloom is one of the largest economic activities providing direct employment to over 65 lakhs persons

portion will be used to support the purchase of up to 10,000 engaged in weaving and allied activities. This sector buses, especially by hill States.

SC and ST sub-plans, which detail the development activities for these communities at the district-level, have received a fund of Rs 41,561 Crore and Rs 24,598 Crore respectively.

The Finance Minister proposes to evolve a comprehensive social security package by converging various schemes for life-cum-disability cover, health cover, and maternity assistance and pension benefits.

### Infrastructure

It is estimated that a gargantuan sum of Rs 55,00,000 Crore is required to set up infrastructure projects in the country. However, this budget has no incremental allocation any further for the betterment of the rural infrastructure with the exception of increasing funding to NABARD and PMGSY. The corpus of Rural

Handloom is one of the largest economic activities providing direct employment to over 65 lakhs persons engaged in weaving and allied activities. This sector contributes nearly 19% of the total cloth produced in the country and also adds substantially to export earnings. In this budget Working Capital and term loans to the handloom sector will be available at a concessional interest of 6 per cent.

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contributes nearly 19% of the total cloth produced in the country and also adds substantially to export earnings. In this budget Working Capital and term loans to the handloom sector will be available at a concessional interest of 6 per cent. This will benefit 1.5 lakh weavers and 1,800 primary co-operative societies.

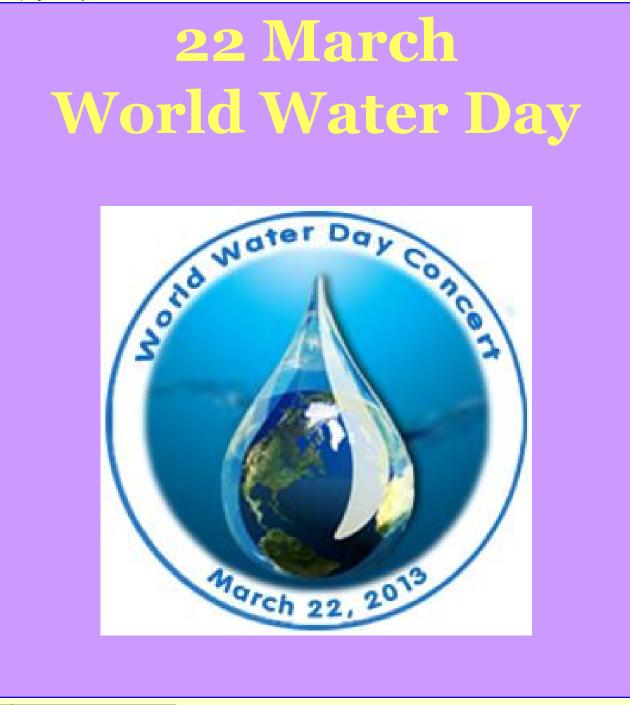
The budget has allocated Rs. 1,000 Crore for training unemployed youth, especially in rural areas to boost their employability and productivity. The National Skill Development Corporation has been given the mandate to set the curriculum and standards for training in different skills. The budget also proposes to give each youth who successfully completes a skill development course a cash reward of Rs. 10,000. This move is expected to motivate 10 lakh youth into skill development programmes in the coming year. taken measures for fiscal consolidation However, there is no big allocation and effort made to bring social security net for each and every citizen of this country in the recent budget.

much talked about Universal Health Care, environment sustainability, etc. In some measures, as in the case of providing for water purification plants in rural areas, the budget seems to be addressing a symptom rather than the cause itself. Concerns have also been raised over the clumping of major schemes such as NRHM and NUHM

The budget has given a boost to rural development and together. It is feared that such steps would reduce allocation for specific components under these schemes.

These fears apart, Budget 2013-14 has generally been perceived positively for development. The focus on women, youth and poor has been appreciated. The women's cooperative bank is hoped to cater to the credit needs of The budget missed out on addressing crucial issues as the poor rural women in the country. The fund for rural development has been increased. However, the implementation of these well-intentioned measures remains to be seen.

> The budget has fared well on providing measures to achieve its "mool mantra" of sustainable and inclusive growth. 🔹



# Human Development Report, 2013

United Nations Development Program (UNDP) has sources published 2013 Human Development Report "The Rise of within the South: Human Progress in a Diverse World" - which examines the profound shift in global dynamics driven by the fast-rising new powers of the developing world and its long-term implications for human development.

As per the report, Norway, Australia and the United States lead the rankings of 187 countries and territories, while conflict-torn Democratic Republic of the Congo and drought -stricken Niger have the lowest scores in the HDI's measurement of national achievement in health, education and income.

India has been ranked 136 among 187 countries evaluated for human development index (HDI). On the positive side, India's HDI value went up from 0.345 to 0.554 between 1980 and 2012, an increase of 61 per cent or an average annual increase of 1.5 per cent.

Despite India's progress, its HDI of 0.554 is below the average of 0.64 for countries in the medium human development group, and of 0.558 for countries in South Asia. From South Asia, countries which are close to India's HDI rank and population size are Bangladesh and Pakistan with HDIs ranked 146 each.

### A brief summary of the report is given below.

The Report identifies more than 40 countries in the developing world that have done better than had been expected in human development terms in recent decades, with their progress accelerating markedly over the past ten

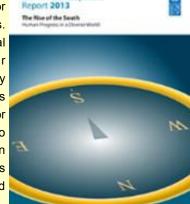
When dozens of countries and billions of people move up the development ladder, as they are doing today, it has a direct impact on wealth creation and broader human progress in all countries and regions of the world. There are new opportunities for catchup for less developed countries and for creative policy initiatives that could benefit the most advanced economies as well.

years. The Report analyzes the causes and consequences of these countries' achievements and the challenges that countries and for creative policy initiatives that could benefit they face today and in the coming decades.

The Report calls for far better representation of the South in Although most developing countries have done well, a large

of financing South the for essential public goods. With fresh analytical insights and clear proposals for policy reforms, the Report helps charts а course for people in all regions to face shared human development challenges together, fairly and effectively.

When developed



economies stopped growing during the 2008-2009 financial crisis but developing economies kept on growing, the world took notice. The rise of the South, seen within the developing world as an overdue global rebalancing, has been much commented on since. This discussion has typically focused narrowly on GDP and trade growth in a few large countries. Yet there are broader dynamics at play, involving many more countries and deeper trends, with potentially far-reaching implications for people's lives, for social equity and for democratic governance at the local and global levels. As this Report shows, the rise of the South is both the result of continual human development investments and achievements and an opportunity for still greater human progress for the world as a whole. Making that progress a reality will require informed and enlightened global and national policymaking, drawing on the policy lessons analyzed in this Report.

### The rise of the South

The rise of the South is unprecedented in its speed and scale. It must be understood in broad human development terms as the story of a dramatic expansion of individual capabilities and sustained human development progress in the countries that are home to the vast majority of the world's people. When dozens of countries and billions of people move up the development ladder, as they are doing today, it has a direct impact on wealth creation and broader human progress in all countries and regions of the world. There are new opportunities for catch-up for less developed the most advanced economies as well.

global governance systems and points to potential new number of countries have done particularly well-what can

# Open Page

economies, such as Bangladesh, Chile, Ghana, Mauritius,

For the first time in 150 years, the combined output of the developing world's three leading economies-Brazil, China and India-is about equal to the combined GDP of the Good policymaking also requires greater focus on longstanding industrial powers of the North-Canada, France, Germany, Italy, United Kingdom and the United States. This represents a dramatic rebalancing of global economic power: In 1950, Brazil, China and India together social norms that limit human potential, such as strictures represented only 10% of the world economy, while the six against early marriages or dowry requirements, can open traditional economic leaders of the North accounted for up additional opportunities for individuals to reach their full more than half. According to projections in the Report, by 2050, Brazil, China and India will together account for 40% of global output (figure 2), far surpassing the projected combined production of today's Group of Seven bloc.

### **Drivers of development transformation**

Many countries have made substantial progress over the past two decades: the rise of the South has been fairly broad-based. Nevertheless, several high achievers have not only boosted national income, but have also had better than average performance on social indicators such as health and education. The report identified three main drivers for this development transformation: a proactive developmental state, tapping of global markets, determined social policy innovations.

### Sustaining momentum

Many countries of the South have demonstrated much success. But even in higher achieving countries, future success is not guaranteed. How can countries in the South continue their pace of progress in human development, and how can the progress be extended to other countries? The Report suggests four important areas to facilitate this: enhancing equity, enabling voice and participation, confronting environmental pressures and managing demographic change. The Report points to the high cost of policy inaction and argues for greater policy ambition.

### Conclusions: partners in a new era

Many countries of the South have already demonstrated what can be done to ensure that human development proceeds in ways that are both productive and sustainable, but they have gone only part of the way. For the years ahead, the Report suggests five broad conclusions.

Investments in human development are justified not only on global issues.

be called the "rise of the South". Some of the largest moral grounds, but also because improvements in health, countries have made rapid advances, notably Brazil, China, education and social welfare are key to success in a more India, Indonesia, Mexico, South Africa and Turkey. But competitive and dynamic world economy. In particular, there has also been substantial progress in smaller these investments should target the poor-connecting them to markets and increasing their livelihood opportunities. Poverty is an injustice that can and should be remedied by determined action.

> enhancing social capacities, not just individual capabilities. Individuals function within social institutions that can limit or enhance their development potential. Policies that change potential.

> The unprecedented accumulation of financial reserves and sovereign wealth funds in the South as well as the North provides an opportunity to accelerate broad-based progress. Even a small portion of these funds dedicated to human development and poverty eradication could have a large effect. At the same time South-South trade and investment flows can leverage foreign markets in new ways that enhance development opportunities, such as by participating in regional and global value chains.

> New institutions and partnerships can help countries share knowledge, experiences and technology. This can be accompanied by new and stronger institutions to promote trade and investment and accelerate experience sharing across the South. One step would be to establish a new South Commission to bring a fresh vision of how the diversity of the South can be a force for solidarity.

> The rise of the South is leading to a greater diversity of voice on the world stage. This represents an opportunity to build governance institutions that fully represent all constituencies that would make productive use of this diversity in finding solutions to world problems.

> A sustainable world requires a greater supply of global public goods. Global issues today are increasing in number and urgency, from mitigation of climate change and international economic and financial instability to the fight against terrorism and nuclear proliferation. They require a global response. Yet in many areas, international cooperation continues to be slow-and at times dangerously hesitant. The rise of the South presents new opportunities for providing global public goods more effectively and for unlocking today's many stalemated

| ľ |            | dea | Innovation       |      | Emerging Livelihood |
|---|------------|-----|------------------|------|---------------------|
|   | Life Straw |     | Tele Health Care | l Co | urier Industry      |

Frandsen, a Swiss-based company. LifeStraw is believed to eliminate 99.9% harmful bacteria and microbes from water making it fit for consumption. It is distributed in waterscarce areas and in the aftermath of natural and manmade disasters.

Made of plastic, the Lifestraw is 310 millimeters long and 30 millimeters in diameter. It is fitted with hollow fibres that filter the water to .2 microns. One LifeStraw can filter up to 1000 litres. The Straw is a part of the LifeStraw Family which are complimentary filters to the Straw. The LifesStraw Family kit can filter about 18,000 litres.

The only glitch with the LifeStraw is its cost which makes it inaccessible to the poor. 💠

LifeStraw is an innovative water filter The dismal state of the rural health. The courier and logistics industry has manufactured by Vestergaard care apparatus calls for alternative, been growing at a rapid pace. This innovative means to bridge the gap between poor and quality health care. Tele medicine is one such innovation. With the help of an internet-enabled computer, patients in remote or inaccessible areas can consult doctors sitting miles away. Telemedicine has various components including-teleconsultation, tele-monitoring, teleeducation etc.

> The Planning Commission makes special mention of the potential of telemedicine to solve the health care woes of the country, especially in rural areas. It calls for all PHCs in the country to be equipped with a computer and internet connection. The PHC staff will help the patients in communicating their issues to the doctors. Seriously ill patients would be taken to nearby hospitals.



industry has created millions of new jobs across its supply chain. It requires an assortment of skilled professionals -from delivery persons, drivers, packaging experts, parcel management, etc.

The emergence of online shopping sites, decline in postal services, etc. have contributed to the growth of this industry.

|   |  | Voluntoon/ nuclossional   |
|---|--|---|
| People Leader   | Community Worker   | Volunteer/ professional   |
| Tribal Leaders  | ANMs   | District Agriculture Officers   |
| Tribal societies have governance<br>structures and norms that are<br>different from 'mainstream' society.<br>In a tribal community, the oldest<br>person automatically becomes the<br>leader.<br>The tribal leader is the sole and final<br>authority on all matters pertaining to<br>the settlement. They solve disputes,<br>oversee the distribution and use of<br>resources in the community,<br>authorize marriages, perform rituals,<br>etc. The leader is assisted by other<br>elders of the village. | Auxiliary Nursing Midwives (ANMs) are<br>health functionaries stationed at sub-<br>centres. Each sub-centre has two<br>ANMs to cater to the maternal care<br>and child care needs of the village/<br>hamlets. Women who are residents of<br>the village/hamlet are eligible for the<br>post of ANM.<br>ANMs fulfill multifarious responsibilities<br>including — health education, medical<br>termination of pregnancy (MTP),<br>nutrition, immunisation, record<br>keeping, minor ailments, treat/prevent<br>communicable diseases, generate<br>awareness on Family Planning, dai<br>training, etc. | District Agriculture Officer of the<br>Department of Agriculture is in charge<br>of implementing various agriculture<br>schemes in the district.<br>The DAO's responsibilities include:<br>Distribution of agricultural inputs like<br>seed, planting material, fertilizers, bio-<br>fertilizers, pesticides, implements etc.<br>Dissemination of latest production<br>technologies and training farmers in<br>the same. Promotion of Integrated<br>Pest Management Approach.<br>Ensuring the quality of Agricultural<br>Inputs. Promotion of natural resources<br>management, watershed,<br>Preparation of advanced estimates of |
| The influence of traditional tribal   | The ANMs also guide ASHA workers   | area and production of different crops,   |

The influence of traditional tribal leaders is on the wane as modern governance agents threaten to take their place. 💠

by the ASHA workers, AWWs and other staff at the sub-centres.

in their work. The ANMs are supported

ANMs are paid by the government.

area and production of different crops, compilation of agricultural statistics, estimation of cost of cultivation, impact evaluation of important development programmes etc. Agriculture graduates are chosen for this post.

# Cheyutha

In 2010, Mathsyakara Mandal Mahila Samakhya (MMS), Uppada (East Godavari) started Cheyutha, a pension programme for elders and chronically ill persons. MMS runs the program with help of the VOs and SHGs that

Each SHG member contributes Re. 1 a month and each VO contributes Rs. 100 a month to the pension fund. The MMS also contributes to the fund from its income.

The VOs select potential beneficiaries in their respective villages. The list of beneficiaries is finalized at the VO General Body meeting. So far, Cheyutha has benefitted 15 elders in the mandal. The beneficiaries are given an identity card which they have to produce to avail the pension.

In 2010, Mathsyakara Mandal Mahila Samakhya (MMS), month to the pension fund. The MMS also contributes to Uppada (Fast Godavari) started Chevutha, a pension the fund from its income.

The VOs select potential beneficiaries in their respective villages. The list of beneficiaries is finalized at the VO

General Body meeting. So far, Cheyutha has benefitted 15 elders in the mandal. The beneficiaries are given an identity card which they have to produce to avail the pension.

The MMS pays a pension of Rs. 200 on the first of every month. In case the beneficiary expires, the MMS pays Rs. 2000 to their family.

The programme has been appreciated from local authorities and other development agencies in the mandal. However, MMS feels that there are many more elders in the mandal who require such support.

MMS does not have the capacity to support all elders in the mandal. Therefore, it submitted a petition,

fall under its purview. Each SHG member contributes

Re. 1 a month and each VO contributes Rs. 100 a

along with a list of elder persons in the mandal to the Mandal Development Officer to include them in the National Old Age Pension (NOAP) scheme. \*

# **Sericulture Program**

In Mandla, Madhya Pradesh the Sericulture department, Swarnajayanthi Gram Swarozgar Yojana (SGSY), MGNREGS and Panchayati Raj departments to implement a sericulture programme.

Convergence

The programme reaches out to SHG women in the district and encourages them to plant mulberry plants on government and private land. SGSY provides the funds to the SHGs, while MGNREGS supports by providing wages to the labourers.

The Sericulture Department provides technical assistance in cultivation, harvesting and marketing practices to the SHG women. The state government and SGSY also help in establishing a worm house.



The coordination between the departments has all required support and therefore are able to earn better produced better results. The farmers are able to access incomes.

# Yanadi Community

Yanadis are a pre-Dravidian tribals community in Andhra Single women have always been stigmatised in a society coastal district of Nellore and the rest are spread across Prakasm and Chittoor districts.

The Yanadis have been a vulnerable community right from the days of the Dravidian invasion. Ever since, their language, culture, livelihoods, social structure have been continually changing with successive invaders. The most severe blow was served by the British administration which confiscated their lands and drove them away from their settlements. After Independence, the government has resettled most Yanadis without much success.

Traditionally, Yanadis practiced agriculture, collected Single women are more likely to be victims of social forest produce hunted and caught fish for a living. Due to discrimination, physical harassment at the work place and unfavourable conditions, most Yanadis have had to give up these livelihoods and switch to wage labour. Literacy rates among Yanadis is just 12%. 💠

# **Single Women**

Pradesh. The present population of the community is that recognises women only as mothers, wives, daughters estimated at 400000 of which more than half live in the or sisters. Until the 18th-19th century, it was unthinkable for Indian women to develop an identity unique unto themselves. Though traditional rules governing the lives and behaviour of society in general, and women in particular are eroding, single women are still seen with contempt.

> A woman is considered single when she is unmarried (beyond a certain age), divorced, deserted or whose husband has gone missing. As economic independence among women rises, more and more women choose to delay or not get married at all. Widows are restricted from remarrying and deserted women have an uncertain status.

> even at residence. Single women also find themselves constantly answerable to others regarding their status. In some cases, their single status is considered a handicap in securing a job or renting a house.

# Vulnerability

# **Small & Marginal Farming**

Small and marginal farmers constitute a majority of the Gujarat produces 70% of the salt in our country. People country's agrarian class. The average land holding among working in these salt pans are called the agariyas, they are farmers is 1.2 ha. As per the Agricultural census 2005-06, the semi nomadic tribe working in the salt pans from the percentage share of marginal (<1 ha) and small (1-2 ha) ancient times. According to a study carried out by the land holdings out of total number of holdings are 65 % and National Institute of Occupational Hazards, the hazardous area is 42%. Small landholdings prevent farmers from and water surface and the effect of sodium chloride dust on realizing higher yields and using machinery.

Issues of small land holders:

- low income
- Unavailability of adequate and timely formal credit.
- Low land-man ratio Wastage of labor.
- Highly vulnerable to natural calamities due to lack of crop insurance facility.

To improve this condition, integrated livelihoods approach can be adopted where steps are taken to create employment avenues for smallholders outside agriculture, but within the countryside, so that the workforce in small farms gets work and income from rural non-farm activities without leaving the farms. 💠

# Work in The salt Pans

19 % respectively, whereas their total share in operational effects of intense reflection of sunlight from the salt mounds the eye mucosa are responsible for 'acute eye morbidities', and the direct contact of the feet and hands with the highly concentrated salt solution causes skin cracking and lesions.

> The workers feet become septic and absorb the salt, causing rashes and cracking of the skin and the average life expectancy is around 50 years, almost ten years less than the State average. Even after death the saltpan workers suffer an ignoble fate, their hands and feet are difficult to burn during cremation because of the salt content. For a community that lives a hand-to-mouth existence, the natural disaster only serves to worsen their misery, pushing them further into the clutches of moneylenders and contractors, harbingers of cyclical poverty of the worst kind. The agariyas Th are yet to be freed, from their illiteracy, ill-health, penury, vulnerability and financial insecurity.

# **Tea Stall**

Jagan (28) runs a tea stall in Hyderabad. He came to the city 8 years ago from his native in Srikakulam district. Jagan worked in a restaurant in Hyderabad for six years, first as a cleaner and then as a tea master.

| Particulars  | Amount<br>Rs. |
|--|---------------|
| Monthly expenditure  |               |
| Tea powder, Coffee powder, Sugar, Milk,<br>Horlics powder and water (5000x4=20000) | 20,000        |
| Transport charges  | 1,000         |
| Rent   | 1,500         |
| Electricity bill   | 1,000         |
| Salaries for 2 helpers (2x5000)  | 10,000        |
| Total monthly expenditure  | 33,500        |
| Monthly Income   |               |
| On Tea (5x200=1000 per day x 30days)   | 30,000        |
| On coffee (7x50=350 per day x 30days)  | 10,500        |
| On Horlics (10x20=200 per day x 30days)  | 6,000         |
| On milk (10x10=100 per day x 30 days)  | 3,000         |
| Total monthly Income   | 49,500        |
| Net Profit   | 16,000        |

Two years ago, Jagan observed that tea stalls had a thriving business in the city. He decided to set up his own tea stall and hasn't looked back ever since. He earns a profit of Rs 16,000 a month.

# **Rudramma Dairy**

The Rudramma Dairy (RD) was established in Chennaraopet, Karimnagar by the Rani Jhansi Thrift MACS Karimnagar district in 2003. Dairy farmers from 15 nearby villages deposit milk at the dairy's mini-plant on a daily basis. The plant collects about 2500 litres of milk a day.

The initial investment cost for the mini-dairy was Rs.36lakhs, including working capital, which was mobilized by the MACS through their own funds and by loans from the IKP project, DRDA and State Bank of Hyderabad.

The Rudramma Dairy procures milk through a network of 14 Milk Collection Centres (MCC). It has Trained staff, to run the centres.

Milk Payments are made on the basis fat/SNF double axis chart.

The MACS has a board (consisting of Village Organisation (VO) presidents) governs and manages operations of the dairy in the village. They have appointed a general manager, a qualified dairy technologist, to manage day-today affairs.

The milk is collected and marketed in Warangal city, through a distributor, under the brand name "Rudramma".

| Solar Floetric Light Company | Tank Water Management |
|------------------------------|-----------------------|
| Social                       | Public                |

# Solar Electric Light Company

# Tank water Management

enterprise that aims at improving the quality of life of district. The village has a traditional water tank or "underserved households through innovative energy neerkatti which is managed by the Panchayat Union of solutions." Founded in 1995, SELCO reaches out to over the village. 1,20,000 households in Gujarat and Karnataka with sustainable technology solutions.

SELCO strives to dispel the myth that poor cannot afford and maintain sustainable technologies. It understands the village has less than 100 acres Ayacut. Panchayat requirements of its customers (i.e. rural population) and designs products accordingly. It runs energy service Associations (WUAs) members and farmers in the centres in the village which are managed by local village. volunteers. It markets, sells and installs solar energy products for both domestic as well as commercial/ institutional purposes through these service centres. The PU has appointed one person to manage the tank It Besides this, SELCO also educates its customers on levies charges on the farmers who use this water tank market knowledge and facilitates bank linkages so they for irrigation purposes. This income is used to manage can avail credit. The customers pay for the product at the the water tank - repair works, maintenance, etc. and service centre. SELCO's founder, Harish Hande received also pay salary to the water tank manager. the Magasaysay Award in 2011 for this initiative.

Solar Electric Light Company (SELCO) is a social Kovalapuram is situated in Peraiyur Taluk of Madurai

The water tank collects rainwater and is the main source of drinking water and irrigation in the village. The village receives about 700 mm of rain throughout the year. This Union is conducts meetings with Water User

# **Children Should Study**

Malladi Durga, 40 years old hails from Balusutippa Village, Katrenikona Mandal, East Godavari district. She lost her entire family to a major cyclone in 1996. She tells 'livelihoods' about her occupation and life.

### What is your occupation?

I have been working as an Aaya in Baalabadi for last 4 months in my village. I get Rs. 1,200 per month.

### Can you tell us a little bit about your family?

I currently live with my adopted son, his wife, and his son. He fishes in nearby water bodies to earn money. Before moving in with his family, I lived with my husband, two sons, and daughter.

In 1996, I went fishing in the sea with my husband, two sons, and daughter. Suddenly, a huge cyclone struck. My husband got down and tried to tie the boat to the dock. I managed to reach the shore, but the large tides had washed away my entire family.

My brothers did their best to help me cope with the situation, in spite of losing 27 close relatives to the cyclone. A few days later, I ran into my older sister's son and immediately adopted him as my own child. We struggled to As CV, I attend Village Organization (VO) meetings in survive by operating a fish and prawn business. Although Katrenikona mandal on a regular basis. Furthermore, I help the government promised to provide compensation for the computerize the large amounts of data used to organize damages, they did not follow through with their word.

### What are your roles and responsibilities as an Aaya?

Approximately twenty children attend our Baalabadi. My responsibilities include: escorting students from their homes to the school, cleaning rooms, caring for kids during school hours, and support other staff members between the operating hours of 9AM to 4PM.

### Are you A SHG member?

Yes, I became a member of Dhana Kumari SHG in 1998. Now, I am its president the Treasurer of Maremma Village Organization. The SHG conduct four meetings per month, and collects Rs 100 per meeting as savings and health Do the members organize any social activities? savings of Rs 10 per month. There is also an emergency fund to which each member contributes Rs. 1 per month. Our SHG implements several subprograms such as the Guppedu Biyyam Activity.

All of the SHG group members are occupied with selling fish, prawns, and scrubs. I am the only individual that has a different occupation (as an Aaya at a Baalabadi).

### How do you feel about the future generations adopting the same livelihoods?

Most of the livelihoods in my region are unstable and risky. I was never interested in sending my children into the ocean to fish. I hope the upcoming generations would take Credit Balance (DCB) collection, bookkeeping, and meeting up higher positions in life.

### What are your future goals?

My greatest priority is to provide our grandson and other children in the community with good education. In addition, organizations. So I would be content with continuing my job I want to spend more time working on the SHG and VO. 🔸 as it is and gain important knowledge in the process. 💠

# **Work For Community**

BTB Swamy works as Community Volunteer (CV) Katrenikona Mandala Samakhya. He lives in Kothapalem Village in Katrenikona Mandal, East Godavari District. He shares his experience with 'livelihoods.'

### Since when have you been working as a Community Volunteer (CV)?

I have been working as a Community Volunteer at the Katrenikona Mandala Samakhya since 2012.

### Do you have any prior work experience?

Earlier, I worked as a supervisor and trainer for security guards in a First Responders organization in Kakinada over a period of three years. As a trainer, I gave educated people about handling floods and cyclones that strike densely populated regions. On a different note, I've also given taught modules to 260 primary and high school students (under the program "Mi Chetullo Mi Arogyam") about the importance of personal hygiene and washing one's hands regularly.

### What are your roles and responsibilities as Community Volunteer (CV)?

groups, calculate loan details, and provide bank linkage information. I also submit my monthly work report at the Mandal Samakhya meetings.

Since the majority of our SHG members earn a living through fishing, they frequently take loans for fishing nets, health products, education fees, marriages, expanding their respective fish business, etc.

### Can you tell us about SHGs in the mandal?

Our groups conduct four meetings per month, and we've established a policy of saving Rs 100 per month (or Rs 25 per week).

Our group members conduct the 'Pidikedu Biyyam' (fistful of rice) activity on a frequent basis, wherein each member contributes a handful of uncooked rice to the VO during the weekly meetings. The VO in turn hands the donated rice to destitute individuals in the community.

### Did you receive any training/instruction upon joining this job?

participated in a one-week program designed for community activists in Godavari Maha Samakhya, Tallarevu Mandal, East Godavari District. In that program, I gained valuable experience regarding SHG mobilization, Demand organization.

### What are your future plans?

like work for other people in well-established

# **Grading Tool**

APMAS, in collaboration with leading rating organisation M- and SHG performance. Each parameter consists of sub-CRIL has developed a SHG grading tool called GRADES. parameters and each carries a certain number of points.

| GRADES                |     | Broad Parameter             | Name of the Indicator  | Weight |
|-----------------------|-----|-----------------------------|--|--------|
|                       |     |                             | Understanding of the board members (4)   |        |
|                       | 0.4 | Quality of Reard            | EC/ Board Meeting (4)  |        |
| Contraction           | G-1 | Quality of Board            | Decision making process  | 400/   |
| <u>G</u> overnance    |     |                             | Selection of Board   | 16%    |
|                       | G-2 | Accountability & Legal Com. | Accountability & Legal Compliance (5)  |        |
|                       | G-3 | Member Satisfaction         | Member Satisfaction (2)  |        |
|                       | R-1 | Human Resources             | Human Resource (5)   |        |
|                       |     |                             | Total funds available per member SHGIdle funds                                       | 00/    |
| <u>R</u> esources     | R-2 | Financial resources         | Repayment rate of External Loans   | 6%     |
|                       |     |                             | Capital Adequacy   |        |
|                       |     |                             | Loan Diversification (o/s) in terms of SHGs  |        |
|                       | A-1 | Loans Maintenance           | Loan Adjustment/Rescheduling   |        |
|                       |     |                             | Recovery rate (as on date)   |        |
| <u>A</u> sset Quality |     |                             | Portfolio At Risk > 90 days  | 10%    |
|                       | A-2 | Portfolio Quality           | Portfolio At Risk >180 days  |        |
|                       |     | ,                           | Arrears Rate > 90 days   |        |
|                       |     |                             | Regular updating of books of a/cs (7)  |        |
| Design of             | D-1 | Accounting system           | Accuracy of recording (8)  |        |
| Systems               | D-2 | MIS                         | MIS (8)  | 10%    |
| oyotomo               | D-3 | Internal Control Mecha.     | Internal Control Mechanisam (6)  |        |
|                       |     |                             | Staff Efficiency (related SHG ope.) (2)  |        |
|                       | E-1 | Efficiency                  | Operating Efficiency (Operating Cost Ratio)  | 12%    |
| Efficiency &          |     |                             | Yeild on portfolio/Ann. percentage rate  |        |
| Profitability         | E-2 | Profitability               | Operational self sufficiency   |        |
|                       |     |                             | Financial Self Sufficiency   |        |
|                       | S-1 | Financial Services          | Financial products offered (3)   |        |
| <u>S</u> er.to SHGs   | S-2 | Non- Financial Services     | Non- Financial Services/ products (5)  | 6%     |
| & Dev.Ini.            | S-3 | Development initiatives     | Development initiatives (6)  | 0 /0   |
|                       | 3-3 | Development initiatives     | Homogeneity of group (3)   |        |
|                       |     |                             | Regularity of meetings - for a year  |        |
|                       | - / |                             | Attendance level   |        |
|                       |     |                             |  |        |
|                       |     | O alf Management            | Quality of recording systems (8)   |        |
|                       | S-1 | Self Management             | Members participation in decision making   |        |
|                       |     |                             | Ability to enforce norms (3)   |        |
|                       |     |                             | Financial Transactions within the group<br>Default and conflict resolution mechanism |        |
|                       |     |                             |  |        |
|                       |     |                             | Members awareness (5)  |        |
|                       | S-2 | Social & Impact             | Awareness/participation in social dev.(6)  |        |
| <u>S</u> HG           |     | •                           | Decision making ability (2), Impact  | 40%    |
| Performance           |     |                             | Regularity of savings- last one year   |        |
|                       |     |                             | Velocity of Internal Lending   |        |
|                       |     |                             | Repayment of terms   |        |
|                       |     |                             | Monthly repayment pattern  |        |
|                       |     |                             | Assest quality (> 3 months)  |        |
|                       | S-3 | Financial Performance       | Borrower Quality   |        |
|                       |     |                             | External Loan Repayment  |        |
|                       |     |                             | % of production loan funds   |        |
|                       |     |                             | Portfolio distribution among members   |        |
|                       |     |                             | Pattern of internal lending  |        |
|                       |     |                             | Avg.Idle Fund (from last One year)   |        |
|                       |     |                             | Total  | 100%   |

Efficiency and Profitability, Services to SHGs and initiatives weightage.

GRADES is an acronym for the 6 parameters viz. The total score for each parameter is totalled and it signifies Governance, Resources, Asset Quality, Design of Systems, the position of the SHG. Each parameter carries different

**Community Organization** 

# Uppununthala Mandala Mahila Samakhya

Mahabubnagar district was established in December 2003. Organisations (VOs).

UMMS has five office bearers - President, Vice-President, Secretary, Treasurer, Joint Secretary. UMMS has 5 subcommittees namely Monitoring committee, Bank linkage Committee, Gender Committee and Repayment committee and Education Committee.

Uppununthala Mandala Mahila Samakhya (UMMS) in So far, UMMS has received a Community Investment Fund (CIF) of Rs.49,50,000. 69 members under the MMS have This Mandala Samakhya has a membership of 29 Village received loans under the IAY scheme. Through UMMS, 2501 members of 335 SHGs have enrolled in the Abhaya Hastam Scheme. UMMS also provides scholarships under Abhaya Hastam to 512 children of SHG members.

> The members have been able to deal with problems in their livelihoods, children's education, food security and health issues with the help of loans and training received from the UMMS. 💠

## **Support Organization**

**Rural Amelioration Service Society** 

Rural Amelioration Service Society (RASS) was established in the year 1985 to develop rural areas by utilizing locally available resources, structures and services in rural areas. It mission is to work with weaker section of the society in Warangal and Chittoor districts It conducts nutrition and supplement program for children to reduce child malnutrition in the areas. It also promoted child education and nearly it enrolled 500 children into government schools. Presently it has running three schools under National Child Labour Program (NCLP) in Warangal district.

RASS facilitated environment preservation program. It mobilized people into Vana Samrakshana Samithis (VSS) for afforestation. Above 1 Lakh plans were distributed to the people in this program. It provided 100 Murra buffaloes to SC people in dairy program with help of SC Corporation, Warangal district. This dairy program enhances SC people's income by the milch animals. In dairy program in works lean season also they are getting income by selling milk, curd, cheese and gee products.



RASS established crafts making center for adolescent girls. It facilitated trainings to them on making articles with woolen and lace material. First it started in one village after receiving good response from the people it started in seven villages in Warangal district. It provides raw material and market support to them. It organizes sales in village level Jatharas, exhibitions and festival occasions for products marketing.

RASS gave trainings to small and marginal farmers on varmi compost beds management. It promoted vermi compost beds in their un-used lands. The farmers in the villages prepared varmi compost beds and used it in the lands. Nearly 20 vermi compost pits. Their crops production had increased by this initiation. It constructed 10 community halls for SHGs for meetings and training purposes. It is running nearly 100 Non-formal Education centers for adults in four mandals in Warngal district. RASS believes that rural development can possible when the programs initiated by poor people and poor people centered and led. In this way it is taking many activities to facilitate downtrodden section people development ultimately which leads to rural development.

# **AVANI**

AVANI has been working on developing on people's community capacities since 1997 in Uttarkhand. It organizes trainings on technology applications, water resource management, natural textiles and paints.

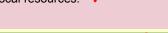
It has trained 700 farmers on producing natural dyes, silk and woolen textiles.

Considering the severe power shortage in the area, AVANI trains local youth in using solar energy to meet their electricity requirements. It has established one central electronic work shop and four village level workshops with solar equipments to give training on solar technology management. AVANI provides solar equipment to the

and the trained youth help them in using the equipment. AVANI has also and unemployed trained generating youth in electricity with pine needles.

AVANI strives towards communities making self-reliant by imparting

knowledge on skillful use of local resources.



ANI

### Context

# **Citizen's Charter Bill, 2011**

The government provides essential services and entitlements - ration supplies, identity cards, pensions, \* benefits, etc. to the citizens. A large number of citizens, particularly the poor depend solely on these services and entitlements to survive. However, corruption and red tapism affect the delivery of these services. Often, these services reach the beneficiaries well beyond the The decision of the GRO can be appealed at the (i) stipulated time and sometimes lose relevance.

In this scenario, the government in 2011 introduced 'The Right of Citizens for Time Bound Delivery of Goods and Services and Redressal of their Grievances Bill, 2011. The Bill confers the right to timely delivery of specified public services to every citizen of the country. It also provides for a mechanism to ensure the timely delivery of specified public services.

The key features of this Bill are:

- up under Every public authority (set the Constitution/central or state law) would publish a citizens' charter within six months of the Act being passed
- The citizens' charter would list all the goods and services provided by the authority and the beneficiaries of these goods and service
- The charter would also mention the time frame within which the goods and services would be delivered

It would also lay down the details of a complaint redress mechanism

- Every public authority would appoint Grievance Redress Officers at various levels - i.e. central, state, district, panchayat and municipality to inquire an redress all complaints.
- Every complaint would be acknowledge within two of receiving it and it would be remedied/redressed within 30 days
- The GRO would also ensure action is taken against any individual due to whose negligence/inefficiency the delay occurred
- The GRO is also empowered to suggest action against the derelict officials if there is evidence of

wilful neglect

- The GRO would give an Action Taken Report to the complainant with details of redress
- Any complaint not addressed by the GRO would be forwarded as an appeal to the designated authority.

The Bill confers the right to timely delivery of specified public services to every citizen of the country. It also provides for a mechanism to ensure the timely delivery of specified public services.

State Public Grievance Redressal Commission if the authority in question falls within the jurisdiction of the state government; (ii) Central Public Grievance Redressal Commission if the designated authority in question falls under the purview central government.

The State and Central Public Grievance Redressal Commissions would be headed bv a Chief Commissioner and assisted by a maximum of 10 Commissioners. They would appointed by the President/ Governor on the recommendation of a Selection Committee

An appeal before the State and PCentral Public Grievance Redressal Commissions would be disposed within 60 days.

The Commissions can impose a a maximum penalty of Rs. 50, 000 against the designated official or GRO for failing to deliver the goods or services. The penalty may be awarded as compensation to the appellant.

The decision of the Commission can further be challenged at the Lokpal/Lokayukt

The Bill provides for a mechanism to tackle delays and corruption in delivering public services. However, it remains to be seen how much better this mechanism would be, considering that most states already have such mechanisms in place. The Bill would have served better, had it provided measures towards preventing delays rather than focus on redress. 💠

**Endless Appetites** 

# The Men Who Ruled India



### Trends

# **Major Livestock Products**

| Production of Major Livestock Products and Fish (1951-2012) |  |                     |                        |  |  |  |  |
|---|--|---------------------|------------------------|--|--|--|--|
| Year  | Milk (Million Tonnes)  | Eggs (Million No.s) | Fish (Thousand Tonnes) |  |  |  |  |
| 1950-51   | 17   | 1832                | 752                    |  |  |  |  |
| 1960-61   | 20   | 2881                | 1160                   |  |  |  |  |
| 1970-71   | 22   | 6172                | 1756                   |  |  |  |  |
| 1980-81   | 31.6   | 10060               | 2442                   |  |  |  |  |
| 1990-91   | 53.9   | 21101               | 3836                   |  |  |  |  |
| 2000-01   | 80.6   | 36632               | 5656                   |  |  |  |  |
| 2005-06   | 97.1   | 46235               | 6572                   |  |  |  |  |
| 2006-07   | 102.6  | 50663               | 6869                   |  |  |  |  |
| 2007-08   | 107.9  | 53583               | 7127                   |  |  |  |  |
| 2008-09   | 112.2  | 55562               | 7620                   |  |  |  |  |
| 2009-10   | 116.4  | 60267               | 7914                   |  |  |  |  |
| 2010-11   | 121.8  | 63024               | 8400                   |  |  |  |  |
| 2011-12   | 127.9  | 66450               | 8700                   |  |  |  |  |
| 9   | Source: Department of Animal Husbandry, Dairying & Fisheries |                     |                        |  |  |  |  |

Above table presents some trends in livestock sector for the last 62 years in the country as follows....

- \* Livestock production has been increasing for the last 62 years
- Milk, eggs and fish production increased above 8 times in 2012 comparing with 1950-51 year production. It the case eggs production increased 32 times.
- In 1980-81 and 1990-91 the livestock production has witnessed huge increase

# **Enterprise to Escape Poverty**

P. Nagabushan (age 35) was an impoverished man who hails from his native village Pochampally. He joined his parents in manual labor work after he finished his 10th standard exams. Two years later, Nagabushan left for Hyderabad to work in a small hotel, and remained in the job for one year. During his tenure at the hotel, he learned driving under the guidance of his friends. He soon resigned from his job and joined as a corporate driver for a rental car company in Hyderabad. He worked hard to understand not only his own job, but also the business scenario as a whole. Soon, he developed interest to start his own travels business. His family offered support (emotionally and financially), and Nagabushan purchased two compact cars to begin operations. The business proved to be profitable from day one. He manages his income wisely by investing profits back into the business to buy another vehicle, sending some money home to his parents, and living a humble life. Nagabushan keeps operating costs to a bare minimum and keeps majority of the gross revenues. To support his family back in the village, he is funding the enterprises of his brothers. His entire family is breaking the threshold of poverty and living happy lives.

# The Domino Effect of a Tragedy

Shakaraiah (46) is a former handloom worker from Vekiryala village, Bibinagar Mandal, Nalgonda District. A few years ago, he owned a profitable silk sari business from which he earned enough money to live a dignified life and send his children to a private school. His income was further supplemented by a one-acre farmland that he gave out for lease. He lived in a close-knit family with his wife, two sons, one daughter, and his parents. But five years ago, one of Shakaraiah's three brothers was murdered in cold blood by a rival faction because of small disagreements. Traumatized by the incident, his parents went into depression and Shakaraiah became dependent on alcohol. Due to his mismanagement of health, he suffered from several ailments. All of these events caused his wife to lose her physical well being, and she was soon shifted to Uppal for medical treatment. Shakaraiah was forced to sell his one-acre land (his only remaining fixed asset) in order to cover these expenses. Although he has no other means of income, his wife continues to fight for survival. His elder son was forced to drop out of school and start working in a private company to bring home some money. 💠

**Out of Employment** 

### Into Employment

# Hard Work for a Better Life

Mallesh (age 34) is a well-educated man from Mukhtapur Village, Nalgonda District. His family belongs to the Goud community, and his father earns a living by doing toddy toppings in their village. During his childhood years, Mallesh was adept with all subjects taught at school, eventually earning 2<sup>nd</sup> rank in his Mandal for the 10<sup>th</sup> grade final examinations. In college, he earned his degree without any struggle. A part of the credit for his triumph goes to his parents, who supported his education throughout.

He prepared himself well for the city life, and immediately grabbed a marketing job in Varun Motors when he came to Hyderabad. Here, he gained a lot of marketing experience and boosted his communications skills as his daily responsibilities included explaining the vehicles to customers and handling car orders. As Mallesh put in hard work and responsibility over the past ten years, he gradually got promoted to the branch manager of the Habisguda Branch. He receives a salary of Rs. 35,000 and enjoys several perks as well. He owns a car and home in Hyderabad, and his family of four is leading a high quality of life because of his job. 💠

Unemployment by Injustice Ramulu (age 35) is an educated man from Abdullapur,

Ramulu (age 35) is an educated man from Abdullapur, Rangareddy District whose family belongs to the fisherman community. After helping his family to sell fish in his village for several years, he decided to take his friend's advice and apply for a job at an eye lens manufacturing company in Hyderabad. Upon passing the interview, Ramulu was given the job because of his qualifications. But he soon realized that the company was functioning as a corrupt bureaucracy. The General Manager was heavily biased against his community, and disregarded his community members' business' on several occasions.

One day, there was a conflict between the GM and a member of Ramulu's community who was a senior employee. Even though this member had performed exceptionally well for the past few years, the GM bluntly stated that his contributions were too minimal for any recognitions or promotions. Ramulu got involved in the matter, and tried to speak with the General Manager to help convey the message without humiliating either party. But the situation got out of hand, the higher executives of the company fired all three employees in fear that their conflict would cause bad publicity for the business. When Ramulu tried to achieve justice, he was unethically removed from employment. Ramulu does not have a stable occupation now and had gone back to selling fish in his village.



Contrasts

# **Selling Bamboo baskets**

Shining Livelihoods

**Declining Livelihoods** 





# The Wolf, The Kid And The Goat

Mother Goat was going to the market one morning to get provisions for her household, which consisted of but one little Kid and herself.

"Take good care of the house, my son," she said to the Kid, as she carefully latched the door. "Do not let anyone in, unless he gives you this password: 'Down with the Wolf and his entire race!' "

Strangely enough, a Wolf was lurking near and heard what the Mother Goat had said. So, as soon as she was out of sight, up he trotted to the door and knocked.



"Down with the Wolf and his entire race," said the Wolf softly.

It was the right password, but when the Kid peeped through a crack in the door and saw the shadowy figure outside, he did not feel at all easy. "Show me a white paw," he said, "or I won't let you in."

A white paw, of course, is a feature few Wolves can show and so Master Wolf had to go away as hungry as he had come.

"You can never be too sure," said the Kid, when he saw the Wolf making off to the woods.

Two sureties are better than one. 💠

# 'Yoga'kshemam

### Happy Sivaratri! Happy Holi!

We (me with Bindu, Sanjeev and Raghu) could go to Gudalur to spend some time with Durga and Vennila on 9-10 March 2013. We missed Manoharan Memorial Lecture by Shashank Kela on 24 March 2013 but Mathew could give us an account later.

Being useful to the Universe is primarily dependent on how well we manage ourselves. Harvard Business Review's 10 Must Reads on Managing Yourself gives many endorsements on how we manage ourselves.

Clayton Christensen says – have a purpose and create a strategy for your life as early as possible, allocate most resources to aspects that matter the most, build a culture of coexistence and living together, define what we stand for and hold on to it 100% of the time (it is much easier that way), be humble to learn from everyone (and one can be humble when one feels good about oneself) and think about the metric by which we are judged and make a resolution to live everyday to achieve that metric (for most of us, it will be the number of lives 'touched').

Peter Drucker asserts that our achievement is a function

of our management of ourselves. Only when we operate from a combination of our strengths and self-knowledge, we can

achieve true and lasting excellence. We need to know our strengths and build on them. We need to know how we work. We need to know our values and whether our values and the values of the organizations we work for are in sync. We need to know where we belong and we quickly transit to that 'place' so that we do miracles. We need to know what and how we contribute our best and get going towards that. It is also important that we realize that our contribution to the universe peaks in the second half of our lives and we should be meaningfully positioned to contribute our peak by then.

Managing oneself includes managing time – individual imposed, system imposed and self-imposed. We need to increase the share of the self-imposed time to achieve our usefulness to the universe. This would be possible if we practice trust-relationships. We need to seek our associates to get going on their own keeping us in the loop. We need to be mentors and mentees.

Tony Schwartz and Catherine McCarthy advise us to manage our energy rather than our time. Our energy – physical, emotional, mental and spiritual – needs renewal. Renewal is a function of regular breaks and smaller but focused bursts of energy. Living core values enhances energy renewal. Reflection time adds to the renewal. We need to transcend Attention Deficit Trait through trusting



relations, cared brain, and reflective meditation/yoga.

Stewart Friedman asks us to practice total leadership. Our life has work, home, community and self domains. We need to reflect and assess reality as a whole in these domains, prioritize across and act to resolve the creative tension slowly so that we build on small wins for big changes cumulatively.

Sumantra Ghosal and Heike Bruch indicate that we can make a difference - by slowing down and focusing on the prioritized demands, by developing a long-term strategy to liberate/develop resources, and by exploring alternatives using the freedom that exists to act.

Robert Quinn urges us to enter the Fundamental State of Leadership that all of us are bestowed with. We need to realize that we have been in/through our fundamental states of leadership previously and we can be there again and again if we want. This transformation happens when we ask and seek answers to – Are we results centered? Are we internally directed (by core values)? Are we other focused (collective good)? And Are we externally open (learning in real time)?

> Robert Kaplan suggests to regularly step back and take time to reflect on – setting and communicating vision and priorities;

spending time on key priorities; taking and giving honest proactive feedback; delegating and decision-making debottlenecking; plans vis-à-vis reality outside; leading under pressure aligned with core values; and staying true to ourselves. This periodic reflection sets our agenda forward.

And it is important to note that genuine happiness, smiles and laughter are contagious and result in increased usefulness to the Universe.

When you travel with your associates with happiness on the journey of useful life, it is the spiritual journey! It is the bliss! It is the beginning of the end!

We journey on responding to needs of the universe listening to our inner voice. We become one with universe. This is <u>upayogayogam</u>.

Can we be there? **Yes, if we pursue Atma Yoga.** If we pursue meditation with all the senses on usefulness to the 'one'! Krshna confirms – the universe becomes one with the reflecting free soul and the soul becomes one with the universe with dedicated action.

Join us in the world of yoga – for reflecting and improving our capabilities to be more useful, – towards raadhavasantayogasiddhi. You will not regret it.



